

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Jegar & Laura Houssell

Case No.: 16-13260
Judge: CMG
Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- ☐ Original ☐ Modified/Notice Required ☒ Discharge Sought
☐ Motions Included ☒ Modified/No Notice Required ☐ No Discharge Sought

Date: January 16, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 555 per month to the Chapter 13 Trustee, starting on March 1, 2016 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,622.07 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: NationStar (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Administrative Fees
- 3) Secured Creditors
- 4) Priority Claims
- 5.) Unsecured Creditors

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: February 24, 2016.

Explain below **why** the plan is being modified:

Plan has been adjusted to reflect the permanent loan modification. There are two other small proof of claims that have been filed. Making this a 100% plain paid in full well ahead of the 36 months.

Explain below **how** the plan is being modified:

The mortgage arrearage has been removed.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: January 16, 2017

/s/ George E. Veitengruber, III, Esq.

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: January 16, 2017

/s/ Jegar Houssell

Debtor

Date: January 16, 2017

/s/ Laura Houssell

Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jegar Kane Houssell
 Laura Deanna Houssell
 Debtors

Case No. 16-13260-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

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 Total Noticed: 23

Date Rcvd: Jan 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2017.

db/jdb	+Jegar Kane Houssell, Laura Deanna Houssell, 145 A. New Cedar Lane, Trenton, NJ 08610-6320
lm	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: NATIONSTAR, ard, PC, 350 Highland Drive, Lewisville, TX 75067)
lm	+Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+Nationstar Mortgage LLC as servicer for U.S. Bank, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516015548	+AT&T C/o Bankruptcy, 1801 Valley View Lane, Dallas, TX 75234-8906
516015549	+Buckely Madole PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516245902	+Emer Phy Assoc North Jersey, Pc, 6681 Country Club Drive, Golden Valley MN 55427-4601
516015550	+Emergency Physician Associates No Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
516015551	+HRRG, P.O. Box 459080, Fort Lauderdale, FL 33345-9080
516015552	Law Enforcement Systems, P.O. Box 3932, Milwaukee, WI 53201
516015553	+Linebarger Guggan Blair et al., P.O. Box 90128, Harrisburg, PA 17109-0128
516015554	+Maryland Transportation Authority, P.O. Box 17600, Baltimore, MD 21297-1600
516015557	+NJ EZPass, Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650-4971
516015558	+NJ Motor Vehicle Commission, P.O. Box 160, Trenton, NJ 08666-0160
516015559	+RMB Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7448
516226499	+U.S. Bank National Association, as Trustee for SPE, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096
516015561	+Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 17 2017 23:43:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 17 2017 23:43:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516015547	+E-mail/Text: jhernandez@trafgroup.org Jan 17 2017 23:44:24 A-1 Collection Service, 101 Grovers Mill Road, Suite 303, Lawrence Township, NJ 08648-4706
516137530	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 17 2017 23:45:15 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516015555	+E-mail/Text: bankruptcydpt@cmcg.com Jan 17 2017 23:43:35 Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516015560	+E-mail/Text: paola.flores@rwjuh.edu Jan 17 2017 23:44:39 Robert Wood Johnson Univeristy Hospital, 1 Robert Wood Johnson Place, New Brunswick, NJ 08901-1966

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516015556*	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: NationStar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
TOTALS: 0, * 1, ## 0	

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 23

Date Rcvd: Jan 17, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, Et Al...
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
George E Veitengruber, III on behalf of Debtor Jegar Kane Houssell Gveitengruberessq@gmail.com,
knapolitano15@gmail.com
George E Veitengruber, III on behalf of Joint Debtor Laura Deanna Houssell
Gveitengruberessq@gmail.com, knapolitano15@gmail.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S.
Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST
MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC3 cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Loss Mitigation Nationstar Mortgage LLC
cmecf@sternlav.com

TOTAL: 7